

<b>Information to identify the case:</b>					
Debtor 1	<b>Scott D. Jack</b>			Social Security number or ITIN	<b>xxx-xx-6193</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>15-24402-CMB</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott D. Jack

4/12/21

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Scott D. Jack  
Debtor

Case No. 15-24402-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 12, 2021

User: dkam  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2021:

Recip ID	Recipient Name and Address
db	+ Scott D. Jack, 613 Patterson Road, Apollo, PA 15613-9742
14146461	+ Allegent Community Fcu, 1001 Liberty Ave Ste 100, Pittsburgh, PA 15222-3715
14157662	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14156032	+ First National Bank Of PA, 1 Fnb Blvd, Hermitage, PA 16148-3363
14146468	+ First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
14993207	+ Flagstar Bank, FSB as servicer for Lakeview Loan S, C/O McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14146469	+ Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
14158580	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14162527	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 13 2021 03:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 13 2021 02:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 13 2021 03:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 13 2021 02:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Apr 13 2021 03:03:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14155662	EDI: GMACFS.COM	Apr 13 2021 03:03:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14146462	+ EDI: GMACFS.COM	Apr 13 2021 03:03:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14146463	EDI: BANKAMER.COM	Apr 13 2021 03:03:00	Bk Of Amer, Po Box 982235, El Paso, TX 79998
14146464	EDI: CAPITALONE.COM	Apr 13 2021 03:03:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15032940	+ EDI: AIS.COM	Apr 13 2021 03:03:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa

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14164257	EDI: CAPITALONE.COM	Apr 13 2021 03:03:00	Fe Ave., Oklahoma City, OK 73118-7901 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14146466	+ EDI: CITICORP.COM	Apr 13 2021 03:03:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14191311	EDI: ECAST.COM	Apr 13 2021 03:03:00	ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
14146467	+ Email/Text: bankruptcy.notices@hdfsi.com	Apr 13 2021 02:02:00	Esb/Harley Davidson Cr, Po Box 21829, Carson City, NV 89721-1829
14156031	+ Email/Text: bankruptcy.notices@hdfsi.com	Apr 13 2021 02:02:00	Esb/Harley Davidson Credit, Po Box 21829, Carson City, NV 89721-1829
14146470	+ Email/Text: bankruptcy@huntington.com	Apr 13 2021 02:02:00	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
14156034	+ Email/Text: bankruptcy@huntington.com	Apr 13 2021 02:02:00	Huntington National Bank, 7 Easton Oval, Columbus, OH 43219-6060
14156029	EDI: JPMORGANCHASE	Apr 13 2021 03:03:00	Chase Mortgage, Po Box 24696, Columbus, OH 43224
14146465	EDI: JPMORGANCHASE	Apr 13 2021 03:03:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
14226331	EDI: JPMORGANCHASE	Apr 13 2021 03:03:00	JPMORGAN CHASE BANK, N.A., CHASE RECORDS CENTER, ATTN: CORRESPONDENCE MAIL, MAIL CODE LA4-5555, 700 KANSAS LANE, MONROE, LA 71203
14986824	+ Email/Text: cashiering-administrationservices@flagstar.com	Apr 13 2021 02:02:00	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, Michigan 48098-2639
14174331	EDI: RECOVERYCORP.COM	Apr 13 2021 03:03:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14149302	+ Email/Text: bankruptcy@huntington.com	Apr 13 2021 02:02:00	The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
14225199	EDI: CAPITALONE.COM	Apr 13 2021 03:03:00	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
14146471	+ EDI: CAPITALONE.COM	Apr 13 2021 03:03:00	Worlds Foremost Bank N, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Flagstar Bank, FSB as servicer for Lakeview Loan S
cr		JPMorgan Chase Bank, NA
cr		LAKEVIEW LOAN SERVICING, LLC,
cr		Lakeview Loan Servicing, LLC c/o Flagstar Bank, FS
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	*+	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
14156025	*+	Allegent Community Fcu, 1001 Liberty Ave Ste 100, Pittsburgh, PA 15222-3715
14156026	*+	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14156027	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982235, El Paso, TX 79998
14156028	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14156030	*+	Citi, Po Box 6241, Sioux Falls, SD 57117-6241

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14156033 \*+ Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412  
14156035 \*+ Worlds Foremost Bank N, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 4 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 14, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2021 at the address(es) listed below:**

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor JPMorgan Chase Bank NA <a href="mailto:ecfmail@mwc-law.com">ecfmail@mwc-law.com</a> , <a href="mailto:ecfmail@ecf.courtdrive.com">ecfmail@ecf.courtdrive.com</a>
Alexandra Teresa Garcia	on behalf of Creditor Lakeview Loan Servicing LLC c/o Flagstar Bank, FSB <a href="mailto:ecfmail@mwc-law.com">ecfmail@mwc-law.com</a> , <a href="mailto:ecfmail@ecf.courtdrive.com">ecfmail@ecf.courtdrive.com</a>
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC, <a href="mailto:bnicholas@kmlawgroup.com">bnicholas@kmlawgroup.com</a>
Francis Thomas Tarlecki	on behalf of Creditor Flagstar Bank FSB as servicer for Lakeview Loan Servicing, LLC <a href="mailto:ecfmail@ecf.courtdrive.com">ecfmail@ecf.courtdrive.com</a> , <a href="mailto:ecfmail@mwc-law.com">ecfmail@mwc-law.com</a>
James P. Valecko	on behalf of Creditor The Huntington National Bank <a href="mailto:jvalecko@weltman.com">jvalecko@weltman.com</a> <a href="mailto:PitEcf@weltman.com">PitEcf@weltman.com</a>
Jeremy J. Kobeski	on behalf of Creditor JPMorgan Chase Bank NA <a href="mailto:pawb@fedphe.com">pawb@fedphe.com</a>
Joseph P. Schalk	on behalf of Creditor JPMorgan Chase Bank NA <a href="mailto:jschalk@barley.com">jschalk@barley.com</a> , <a href="mailto:sromig@barley.com">sromig@barley.com</a>
Lauren Moyer	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC, <a href="mailto:ecfmail@ecf.courtdrive.com">ecfmail@ecf.courtdrive.com</a>
Office of the United States Trustee	<a href="mailto:ustpreion03.pi.ecf@usdoj.gov">ustpreion03.pi.ecf@usdoj.gov</a>
Paul W. McElrath, Jr.	on behalf of Debtor Scott D. Jack <a href="mailto:ecf@mcelrathlaw.com">ecf@mcelrathlaw.com</a> <a href="mailto:donotemail.ecfbackuponly@gmail.com">donotemail.ecfbackuponly@gmail.com</a>
Ronda J. Winnecour	<a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>

TOTAL: 11